



IFW

PATENT

Case Docket No. 1DATA.114A

Date: May 25, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Kerry Sellen and Cheryl Phillips
App. No. : 10/674,800
Filed : September 30, 2003
For : SYSTEMS AND METHODS FOR
DETERMINING FINANCIAL
TRANSACTION TYPES
Examiner : Not Yet Known
Art Unit : 3624

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

May 25, 2004

(Date)

James W. Chang, Reg. No. 52,718

TRANSMITTAL LETTER

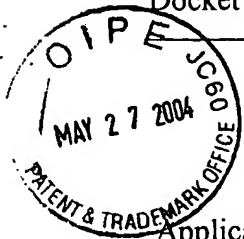
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) An Information Disclosure Statement.
- (X) A PTO Form 1449 listing seventeen (17) references, **only three (3) of which are enclosed.**
- (X) Return prepaid postcard.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.

James W. Chang
Registration No. 52,718
Agent of Record
Customer No. 20,995
(909) 781-9231



INFORMATION DISCLOSURE STATEMENT

Applicant : Kerry Sellen and Cheryl Phillips
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FINANCIAL TRANSACTION TYPES
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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Enclosed is form PTO-1449 listing seventeen (17) references. Copies of disclosed U.S. patents and/or publications are not included pursuant to PTO waiver of the requirement under 37 C.F.R. § 1.98(a)(2)(i) for applications filed after June 30, 2003. Copies of other references are enclosed.

This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 5-25-04

By: 

James W. Chang
Registration No. 52,718
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FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.
1DATA.114AAPPLICATION NO.
10/674,800INFORMATION DISCLOSURE STATEMENT
BY APPLICANT

(USE SEVERAL SHEETS IF NECESSARY)

APPLICANT
Kerry Sellen and Cheryl PhillipsFILING DATE
September 30, 2003GROUP
3624

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	1	5,679,938	10/21/97	Templeton, et al.			
	2	5,679,940	10/21/97	Templeton, et al.			
	3	5,930,777	07/27/99	Barber			
	4	6,505,772 B1	01/14/03	Mollett, et al.			
	5	6,547,132 B1	04/15/03	Templeton, et al.			
	6	6,581,043 B1	06/17/03	Wallin, et al.			
	7	US 2003/0093368 A1	05/15/03	Manfre, et al.			
	8	US 2003/0130919 A1	07/10/03	Templeton, et al.			
	9	US 2003/0216987 A1	11/20/03	Mollett et al.			
	10	US 2003/0216988 A1	11/20/03	Mollett et al.			
	11	US 2003/0217014 A1	11/20/03	Mollett et al.			
	12	US 2003/0225686 A1	12/04/03	Mollett et al.			
	13	US 2002/0178112 A1	11/28/02	Goeller et al.			
	14	US 2003/0217003 A1	11/20/03	Weinflash et al.			

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	15	WO 01/197134 A1	12/20/01	World Intellectual Property Organization (WIPO)			N/A	
	16	WO 03/042790 A2	05/22/03	World Intellectual Property Organization (WIPO)			N/A	
	17	WO 03/083751 A1	10/09/03	World Intellectual Property Organization (WIPO)			N/A	

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052104

EXAMINER

DATE CONSIDERED

*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.